
INCOME

GENERAL-INCOME RULES

**B. WHEN INCOME
IS COUNTED**

Generally, income is counted at the earliest of the following points:

- when it is received; or,
- when it is credited to an individual's account;
or,
- when it is set aside for his or her use.

Income is evaluated on a monthly basis and counted in the month it is received.

**1. Advance
Dated
Checks**

When a payor advance dates a check because the regular payment date falls on a week-end or holiday, there is no intent to change the normal delivery date. Whenever such an advance dated check is received, consider it income in the month of normal receipt.

**2. Electronic
Funds
Transfer**

When an individual's money goes to a bank by direct deposit, the funds may be posted to the account before or after the month they are payable. Whenever this occurs, treat the electronically transferred funds as income in the month of normal receipt.

**3. When a
Payment
Is Not
Income**

A payment is not income when the individual is aware that he/she is not due the money and returns the check uncashed or otherwise refunds all of the erroneously received money either in the same month or in a following month. Normally, but not always, this would mean a month or two after the month of receipt. In such situations, verify return of the payment, consider all of the relevant facts, and document the determination for the file. Some of the points to consider are:

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- the reason for the payment (i.e., whether it was really erroneous)
- the reason for any delay in returning the payment
- whether he or she made repayment in full or only in part.